PATENT SRE0005-US

WHAT IS CLAIMED IS:

1. A system for transacting business between a customer and a business, the system comprising:

a server used by the business and being accessible by the customer; and

a customer account housed on the server, wherein the customer account includes automated instructions that allow the customer to advise the business of an upcoming payment for an upcoming event, to request a payment from the business from a previous event, or to pair a payment with one or more previous events.

- 2. The system of claim 1, wherein the previous event is a claim submitted by the customer to the business, and wherein payment is owed to the customer for the claim.
 - 3. The system of claim 2, wherein the claim relates to an insurance claim.
- 4. The system of claim 1, wherein the upcoming event is a premium payment for an insurance policy.

- 5. The system of claim 1, further comprising:
- a computer in communication with the server, wherein the customer accesses the server through the computer.
- 6. The system of claim 5, wherein the access to the server from the computer includes use of the Internet.
- 7. The system of claim 5, wherein the access to the server from the computer is remote.
- 8. A system for transacting business between a customer and a business, the system comprising:
- a server used by the business and being accessible by the customer; and a customer account housed on the server, wherein the customer account includes means for advising the business of an upcoming payment for an upcoming event, to request a payment from the business from a previous event, or to pair a payment with one or more previous events.
- 9. The system of claim 8, wherein the previous event is a claim submitted by the customer to the business, and wherein payment is owed to the customer for the claim.
 - 10. The system of claim 9, wherein the claim relates to an insurance claim.

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11. The system of claim 8, wherein the upcoming event is a premium payment for an insurance policy.

- 12. The system of claim 8, further comprising:
- a computer in communication with the server, wherein the customer accesses the server through the computer.
- 13. The system of claim 12, wherein the access to the server from the computer includes use of the Internet.
- 14. The system of claim 12, wherein the access to the server from the computer is remote.
- 15. A method of transacting business between a customer and a business, the method comprising:

accessing a customer account on a server used by the business; and instructing the business to make an upcoming payment for an upcoming event, to request a payment from the business from a previous event, or to pair a payment with one or more upcoming events.

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16. The method of claim 15, wherein the previous event is a claim submitted by the customer to the business, and wherein payment is owed to the customer for the claim.

- 17. The method of claim 16, wherein the claim relates to an insurance claim.
- 18. The method of claim 15, wherein the upcoming event is a premium for an insurance policy.
- 19. The method of claim 15, wherein accessing the customer account involves use of the Internet.
- 20. The method of claim 15, wherein the customer account is accessed remotely.